ALICE IN ST. JAMES PARISH

2014 Point-in-Time Data

Population: 21,782 | Number of Households: 7,925

Median Household Income: \$53,259 (state average: \$44,555)

Unemployment Rate: 11.0% (state average: 7.5%)

ALICE Households: 19% (state average: 22%); Poverty Households: 16% (state average: 19%)

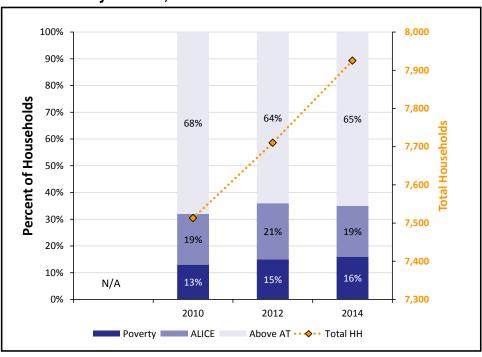
How many households are struggling?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the parish (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve between 2010 and 2014 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of \$11,670 for a single adult and \$23,850 for a family of four, but less than the Household Survival Budget.

Households by Income, 2007 to 2014



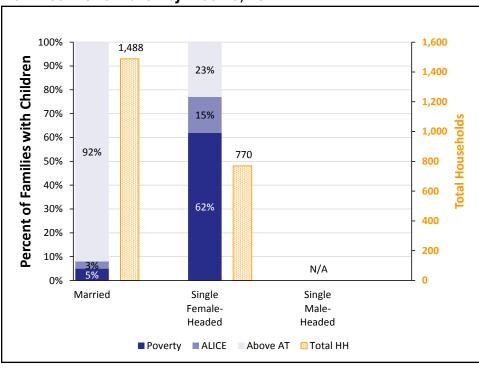
Household Survival Budget, St. James Parish 2 ADULTS, 1 INFANT, SINGLE ADULT 1 PRESCHOOLER **Monthly Costs** Housing \$501 \$637 **Child Care** \$-\$823 Food \$182 \$550 **Transportation** \$340 \$679 **Health Care** \$122 \$486 Miscellaneous \$124 \$341 **Taxes** \$94 \$238 **Monthly Total** \$1,363 \$3,754 **ANNUAL TOTAL** \$16,356 \$45,048 Hourly Wage \$8.18 \$22.52

Sources: 2014 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); Louisiana Department of Revenue; Louisiana Department of Education.

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many St. James Parish families with children live below the ALICE Threshold. Though more St. James Parish families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

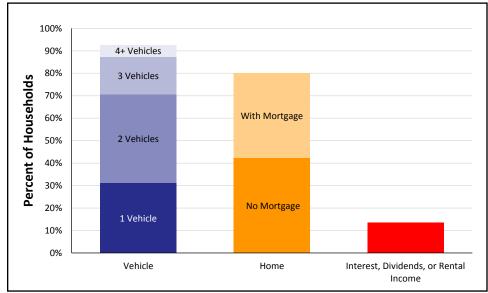
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in St. James Parish own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



St. James Parish. 2014 % ALICE Town **Total HH** Poverty Convent 214 41% 1,293 Gramercy 33% **Grand Point** 821 18% Hester 161 28% Lutcher 1,353 42%

804

439

37%

24%

South Vacherie 1,421 28% St. James 344 40% Union 349 59% Welcome 243 44%

North Vacherie

Paulina

Note: Municipal-level data on this page is for Places, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match parish-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.